

Issue 51: INSIDER'S EDGE: Secondary Insurance and Medicaid Coverage

Welcome back! This week readers were curious about the impact having other insurance coverage has on a person's eligibility for Medicaid.

1. If an adult has an income below 138% of the federal poverty level (FPL) and has other health insurance, are they eligible for Medicaid?

Yes. If someone meets the eligibility requirements for Medicaid (income, etc.), they will qualify for Medicaid benefits *even if* they have other insurance coverage. For example, if Dan has insurance coverage through his job, but his income is less than 138% FPL, he will still be able to qualify for Medicaid.

When a person has both private insurance coverage and Medicaid, Medicaid will be considered the payer of last resort. This means that Medicaid will only pay for services not covered by the private insurer.

2. Can a person enrolled in COBRA coverage also receive Medicaid?

Yes. As long as the applicant meets the eligibility requirements, they will qualify for Medicaid even if they have COBRA coverage.



3. Can a person enroll in both a qualified health plan (QHP) and Medicaid?

This is a tricky one!

While a person technically could enroll in a QHP *and* qualify for Medicaid, that person would **not** be eligible to receive advance premium tax credits (APTC) or cost sharing reductions (CSR) to help pay for their QHP. Since Medicaid provides comprehensive benefits, electing to purchase QHP coverage at full-price won't make sense for most consumers who qualify for Medicaid.

Remember, for people already enrolled in Marketplace coverage, having a change in income or household status that effects eligibility for tax credits and cost sharing reductions qualifies them for a special enrollment period. If the person is newly eligible for Medicaid when they re-apply for benefits during the special enrollment period, they can drop their QHP coverage at that time.

To read more about the events that trigger a special enrollment period, see *Issue 45: Open Enrollment and Special Enrollment Periods*.

4. If a child has an income below 300% FPL and has private health insurance are they eligible for MCHP or MCHP Premium?

No. To qualify for coverage through MCHP or MCHP Premium, a child **cannot** have other health insurance.

Don't forget, as of January 1, 2014, the 6 month waiting period no longer exists. That means that children are now eligible to enroll in MCHP or MCHP Premium right after dropping other insurance. No need to watch the clock and wait for 6 months to tick by!

Questions? Send them my way to dhmh.medicaidmarge@maryland.gov.